

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	Case No. 16-22252-CMB
)	
William Poliak and Tawnya Poliak)	Chapter 13
Debtors)	
)	Document No. <u>75</u>
William Poliak and Tawnya Poliak)	
Movants,)	
vs.)	
)	
Internal Revenue Service, Pennsylvania)	
Department of Revenue, HSBC Bank USA,)	
Ocwen Loan Servicing, LLC,)	
Commonwealth of Pennsylvania Department))	
Of Labor and Industry,)	
Capital One Bank, USA, and)	
Ronda J. Winnecour, Chapter 13 Trustee)	
Respondents.)	

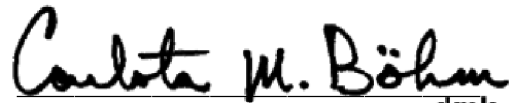
STIPULATION PURSUANT TO LOCAL BANKRUPTCY RULE 6004-2

AND NOW, comes the Debtors, William Poliak and Tawnya Poliak by and through their attorney, Corey J. Sacca, Esquire and Bononi & Company, P.C., and Ronda J. Winnecour, Chapter 13 Trustee by her counsel Owen W. Katz, Esquire and represent as follows.

1. The real property to be sold is commonly known as 302 Shadow Wood Court, Trafford, Pennsylvania, 15085.
2. The real property has a Tax ID No 36-02-13-0-118
3. The Debtor has received an offer from Raymond T. Rocco (hereinafter "Buyer") to purchase 302 Shadow Wood Court, Trafford, Pennsylvania 15085, for \$107,000.00.
4. This above Agreement of Sale and subsequent sale of the Real Estate is subject to the approval of the Bankruptcy Court.

5. Respondent, HSBC Bank USA holds the first mortgage against the Real Estate. This mortgage is to be paid at closing.
6. It is believed by Debtor this sale shall provide enough proceeds to complete the Debtors' Confirmed Chapter 13 Plan.
7. Debtor shall provide, to the Chapter 13 Trustee, all the proceeds from sale except for the following to be paid at closing:
 - a. Current mortgage payable to OCWEN Loan Servicing LLC
 - b. Current real estate taxes pro-rated to the date of closing;
 - c. Current water and sewer bills pro-rated to the date of closing (if applicable);
 - d. Sellers share of the transfer taxes;
 - e. Any other closing items necessary and customary to consummate this transaction;
 - f. Debtors' Attorneys fees associated with this transaction approximately \$750.00;
 - g. Chapter 13 Trustee shall receive the remaining proceeds to be distributed based on the Confirmed Chapter 13 Plan in this case.

8. Pursuant to Local Rule 6004 – 2, the Trustee consents to the Debtor selling the property without publication, in reliance on: (a) the Debtors' belief that the net proceeds will be sufficient to complete the plan with a 100% distribution to timely filed unsecured claims; and (b) the understanding and agreement that the Debtors remain responsible for making up any deficiency that remains to complete the Plan at 100% as a condition to case completion and discharge.

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm **dmk**
Chief United States Bankruptcy Court Judge

/s/ Corey J. Sacca
Corey J. Sacca, Esquire
PA ID 306741
Bononi & Company, P.C.
20 North Pennsylvania Ave.
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FILED
12/20/18 2:27 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

/s/ Owen W. Katz
Owen W. Katz – PA ID 36473
Attorney for Trustee
US Steel Tower – Suite 3250
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Pittsburgh PA 15219
412-471-5566
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Certificate of Notice Page 4 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
William Poliak
Tawnya Poliak
Debtors

Case No. 16-22252-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.
db/jdb +William Poliak, Tawnya Poliak, 1039 Redoak Drive, Harrison City, PA 15636-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Albert James Millar on behalf of Creditor Pa Dept of Revenue jmillar@pa.gov
Corey J. Sacca on behalf of Joint Debtor Tawnya Poliak csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
Corey J. Sacca on behalf of Debtor William Poliak csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association as Indenture Trustee
for Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3
bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities
Corp.etal pawb@fedphe.com
Jodi L. Hause on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al
jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities
Corp.etal pawb@fedphe.com
Kevin M BATTERY on behalf of Creditor U.S. Bank National Association as Indenture Trustee for
Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3 kbattery@rascrane.com
Kevin M BATTERY on behalf of Creditor US Bank National Association kbattery@rascrane.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al
pawb@fedphe.com

TOTAL: 12